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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Inghoo Huh

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IPLA P.A.

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EXAMINER

CHANG, EDWARD

ART UNIT

PAPER NUMBER

3692

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/595,574	Applicant(s) HUH, INGHOO	
	Examiner EDWARD CHANG	Art Unit 3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 26 November 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-3, 5-10, 13 and 14 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-3, 5-10, 13, and 14 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of Claims

1. This action is in reply to the response filed on 26th of November 2008.
2. Claims 1-3, 5-10, 13, and 14 have been amended.
3. Claims 4, 11, and 12 have been canceled.
4. Claims 1-3, 5-10, 13, and 14 are currently pending and have been examined.

Response to Arguments

5. Applicant's arguments filed 26th of November 2008 have been fully considered but they are not persuasive. Referring to the previous Office action, Examiner has cited relevant portions of the references as a means to illustrate the systems as taught by the prior art. As a means of providing further clarification as to what is taught by the references used in the first Office action, Examiner has expanded the teachings for comprehensibility while maintaining the same grounds of rejection of the claims, except as noted above in the section labeled "Status of Claims." This information is intended to assist in illuminating the teachings of the references while providing evidence that establishes further support for the rejections of the claims.

With regard to the limitations of claim 1, Applicant argues "...the invention is primarily for the account holder, not for the issuers as in Blagg's disclosure." The Examiner respectfully disagrees. Please refer to paragraph 0038+, where it states "...the payment may be allocated manually across the accounts in the group based on issuer policy or cardholder direction..." Therefore it clearly shows that this invention is not solely for issuers but also can be utilized by account holders. Also applicant argues that "...Blagg does not teach or suggest the features of the present invention; inquiry and transaction of the primary account and one or more secondary linked accounts simultaneously in real time and by the name which primary account holder assigned before." The Examiner respectfully disagrees. Please refer to paragraph 0038+ where it states when "...informational look-up processing occurs..." populated data stores and load "keys"

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(relationship parameters) onto account records to link accounts. Does not specifically state “*simultaneously in real time*” but it is obvious that this data processing is clearly done electronically when populated data stores and load “keys” onto account records to link accounts, therefore it is done simultaneously in real-time.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Examiner’s Note: The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

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8. Claims 1-3, 5-10, 13, and 14 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Blagg et al. (hereinafter "Blagg"); (US 2006/0036543 A1) in view of Dilip et al. (hereinafter "Dilip"); (US 2007/0136169 A1).

As per Claim 1:

Blagg as shown discloses the following limitations:

- *linked account translator connected to the main computer system, (See at least Page 2, Paragraph 0019+, operations center = linked account translator)*
- *for saving and managing information on a primary account and one or more linked secondary accounts of the account holder, (See at least Page 1, Paragraph 0009+)*
- *wherein a common account is created by the main computer system as an account for intermediate process on transactions between the said accounts, (See at least Page 1, Paragraph 0003+)*
- *wherein the account database is connected to the said linked account translator, and the said common account is accessed by the main computer system, (See at least Page 2, Paragraph 0019+, Outside data stores = account database)*
- *wherein the primary account and the one or more linked secondary accounts are managed by the said linked account translator, (See at least Page 2, Paragraph 0019+, "...management of the accounts...")*
- *the one or more linked secondary accounts are linked and accessed together automatically and simultaneously using information in the account database for inquiry and transaction in real time, and (See at least Page 2, Paragraph 0020+, "...informational look-up processing...")*

However, Blagg specifically does not teach the following limitation. But Dilip discloses the following limitations:

- *a main computer system in charge of transaction on account holder's account; (See at least Fig. 2, Item 138)*

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- *an account database for saving for saving account information on account holder's account, wherein the account database is managed by the said main computer system; (See at least Page 3, Paragraph 0043+)*
- *a payment gateway for managing transaction between the main computer system and external systems connected by the main computer system; (See at least Fig. 19, Item 652)*
- *a connection hub equipped with an external network transaction information between external transaction equipments and the main computer system; (See at least Page 3, Paragraph 0037+, The market information service server)*
- *wherein when the primary account holder processes inquiry and transaction on the said primary account by an account number and a PIN (password), (See at least Page 4, Paragraph 0050+)*
- *when the primary account holder processes inquiry and transaction on the primary account by an account number and a PIN (password), the primary account holder processes each of the one or more linked secondary accounts with an account number and an associated account name assigned by the primary account holder. (See at least Page 4, Paragraph 0050+)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify Blagg's method of creating linked accounts as taught by Dilip's method/apparatus for implementing financial transaction to have an arrangement of networks and hardwares to establish this. This will greatly increase the efficiency and the effectiveness of the system.

As per Claim 3:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above.

Furthermore, Blagg also discloses the following limitations:

- *the said common account is an account created by the main computer system for intermediate account on transactions via the said external network connection hub, account transaction on account database, inter-account transactions between the said account translator and linked accounts and/or via payment gateway, or between the said account translator and linked accounts and (See at least Page 1, Paragraph 0003+)*
- *via payment gateway to save all transaction details of the main computer system, and from the common account to allow transfer to outer merchant accounts respectively. (See at least Page 2, Paragraph 0017+)*

As per Claim 5:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above.

Furthermore, Blagg also discloses the following limitations:

- *the said linked account translator manages account information on the said primary account and least one of linked secondary accounts; (See at least Page 5, Paragraph 0059+)*
- *wherein the common account saves the details of transactions at the main computer system, wherein the said main computer system manages transactions to merchant accounts referring to the transaction details in the said common account. (See at least Page 2, Paragraph 0017+)*

As per Claim 6:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above.

Furthermore, Blagg also discloses the following limitations:

- *wherein the said linked account translator, the common account, or both of the said linked account translator and the common account are comprised in the said main computer system; (See at least Page 5, Paragraph 0059+)*

As per Claim 7:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above.

Furthermore, Blagg also discloses the following limitations:

- *wherein the account information on primary account and one or more linked secondary accounts managed by the above linked account translator are saved and managed at the existing account database, (See at least Page 2, Paragraph 0017+)*
- *for the case of the said linked account translator, the common account, or both are equipped inside of the said main computer system. (See at least Page 5, Paragraph 0059+)*

As per Claim 9:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above.

Furthermore, Blagg also discloses the following limitations:

- *wherein the said primary account and one or more of the said linked secondary accounts are managed by the said linked account translator by the individual account numbers with an account classification codes issued by the bank (See at least Page 7, Paragraph 0075+)*

As per Claim 10:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above.

Furthermore, Blagg also discloses the following limitations:

- *wherein the primary account and the one or more linked secondary accounts are managed by the said linked account translator, and* (See at least Page 5, Paragraph 0059+)
- *the one or more linked secondary accounts are allocated as other person's account according to the designation by the primary account holder.* (See at least Page 1, Paragraph 0011+)

However, Blagg specifically does not teach the following limitation. But Dilip discloses the following limitations:

- *the said primary account is processed to transact approved by an account number and a PIN(password),* (See at least Page 4, Paragraph 0050+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify Blagg's method of creating linked accounts as taught by Dilip's method/apparatus for implementing financial transaction to allow user to enter the account number and password to access the account. This would greatly increase the security of the system.

As per Claim 13:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above.

Furthermore, Blagg also discloses the following limitations:

- *wherein for the primary account and the one or more linked secondary accounts managed by the said linked account translator,* (See at least Page 5, Paragraph 0059+)

However, Blagg specifically does not teach the following limitation. But Dilip discloses the following limitations:

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- *when the primary account holder processes inquiry and transaction on the primary account by the account number and PIN(password), rest of the linked accounts are linked and accessed together automatically and simultaneously in real time. (See at least Page 4, Paragraph 0050+)*

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify Blagg's method of creating linked accounts as taught by Dilip's method/apparatus for implementing financial transaction to allow user to enter the account number and password to access multiple accounts. This would greatly increase the security of the system.

As per Claim 14:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above.

Furthermore, Blagg also discloses the following limitations:

- *wherein one of the holder's account managed by the said linked account translator is the other person's account, (See at least Page 5, Paragraph 0059+) ;(Also see at least Page 1, Paragraph 0011+)*
- *wherein the other person's account is selectively limited to inquiry and transaction only on the said person's account and not on the primary account nor other linked secondary accounts. (See at least Page 1, Paragraph 0012+)*

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9. Claim 2 is rejected under 35 U.S.C. 103 (a) as being unpatentable over Blagg in view of Dilip in further view of Walker et al. (hereinafter "Walker1"); (US 5,999,596).

As per Claim 2:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above. However, Blagg/Dilip does not teach the following limitation. But, Walker1 teaches the following limitations:

- *DTMF measures at terminal connected via internet server or wire & wireless telephone to create transaction data;* (See at least Column 5, Line 53+)
- *ARS server transmitting the said transaction data to the main computer system via external network connection hub;* (See at least Fig 1, Item 30)
- *ATM terminal as well as a counter terminal.* (See at least Column 12, Line 6+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify Blagg / Dilip's system as taught by Walker1's authorizing system to include the DTMF measures at terminal, ARS server, and ATM terminal to be used as an external transaction equipments. As in Walker1, it is within the capabilities of one of ordinary skill in the art to attach and install DTMF measures at terminal, ARS server, and ATM terminal to Blagg/Dilip's accounts linking system to effectively communicate with the external equipments.

10. Claim 8 is rejected under 35 U.S.C. 103 (a) as being unpatentable over Blagg in view of Dilip in further view of Walker et al. (hereinafter "Walker2"); (US 6,330,544 B1).

As per Claim 8:

Combination of Blagg / Dilip discloses the limitations as shown in the rejections above. However, Blagg/Dilip does not teach the following limitation. But, Walker2 teaches the following limitations:

- *wherein the primary account and one or more linked secondary account managed by the linked account translator, for the complete account numbers expressed in L digit by N-number system, allocate a section of M digits in the L digit account number wherein M is*

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smaller number than L, allocate one of the said numbered accounts to the primary account, and allocate least one of the rest numbered accounts to account of another person which the primary account holder appoints; among the account number groups expressed in N digits smaller than L, allocate rest of the account numbers as number for the linked secondary accounts, excluding the said two accounts, those are the said primary account and the said another person's account appointed by the said primary account holder. (See at least Column 12, Line 37+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify Blagg / Dilip's system as taught by Walker2's processing credit card system since claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

Conclusion

10. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).
11. A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the Examiner should be directed to **Edward Chang** whose telephone number is **571.270.3092**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **Kambiz Abdi** can be reached at **571.272.6702**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair> <<http://pair-direct.uspto.gov>>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at **866.217.9197** (toll-free).

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

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Alexandria, VA 22313-1450

or faxed to **571-273-8300**.

Hand delivered responses should be brought to the **United States Patent and Trademark Office Customer Service Window**:

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401 Dulany Street
Alexandria, VA 22314.

March 10, 2009
/Edward Chang/ Examiner, Art Unit 3692
/Susanna M. Diaz/

Primary Examiner, Art Unit 3692